

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Frederick G. Heller, III
Kristine Carmen Heller
Debtors

Case No. 19-02859-MJC
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-5
Date Rcvd: Jul 08, 2022

User: AutoDocke
Form ID: pdf010

Page 1 of 2
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 10, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ Frederick G. Heller, III, Kristine Carmen Heller, 265 Five Springs Road, Stroudsburg, PA 18360-8277

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 10, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 8, 2022 at the address(es) listed below:

Name	Email Address
Jack N Zaharopoulos (Trustee)	TWecf@pamd13trustee.com
Kevin S Frankel	on behalf of Creditor Carrington Mortgage Services LLC pa-bk@logs.com
Rebecca Ann Solarz	on behalf of Creditor AMERICAN HERITAGE CREDIT UNION bkgroup@kmlawgroup.com
United States Trustee	ustpregion03.ha.ecf@usdoj.gov
Vincent Rubino	on behalf of Debtor 1 Frederick G. Heller III lhochmuth@newmanwilliams.com;mdaniels@newmanwilliams.com;lbeaton@newmanwilliams.com;rkidwell@newmanwilliams.com;swiggins@newmanwilliams.com

District/off: 0314-5
Date Rcvd: Jul 08, 2022

User: AutoDocke
Form ID: pdf010

Page 2 of 2
Total Noticed: 1

Vincent Rubino

on behalf of Debtor 2 Kristine Carmen Heller
lhochmuth@newmanwilliams.com;mdaniels@newmanwilliams.com;lbeaton@newmanwilliams.com;rkidwell@newmanwilliams.
com;swiggins@newmanwilliams.com

TOTAL: 6

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA**

IN RE: Kristine Carmen Heller a/k/a Kristine C. Heller
a/k/a Kristine Heller a/k/a Kristine Ludwig a/k/a Kristine
Carmen Ludwig a/k/a Kristine C. Ludwig
Frederick G. Heller III a/k/a Frederick George
Heller, III a/k/a Frederick Heller, III a/k/a Frederick
Heller a/k/a Frederick G. Heller a/k/a Frederick George
Heller

Debtor(s)

AMERICAN HERITAGE CREDIT UNION
Movant

vs.

Kristine Carmen Heller a/k/a Kristine C. Heller a/k/a
Kristine Heller a/k/a Kristine Ludwig a/k/a Kristine
Carmen Ludwig a/k/a Kristine C. Ludwig
Frederick G. Heller III a/k/a Frederick George Heller, III
a/k/a Frederick Heller, III a/k/a Frederick Heller a/k/a
Frederick G. Heller a/k/a Frederick George Heller
Debtor(s)

Jack N. Zaharopoulos

Trustee

CHAPTER 13

NO. 5-19-bk-02859 MJC

ORDER

Upon consideration of Movant's Motion to Approve Loan Modification, it is **ORDERED AND DECREED** that:

The Motion is granted, and Movant and Debtors are authorized to enter into the Loan Modification attached to Movant's Motion to Approve Loan Modification as Exhibit B, and it is further

ORDERED AND DECREED that the Loan Modification Agreement does not violate the automatic stay, section 362(a), nor the provisions of 11 USC § 549.

By the Court,



Mark J. Conway, Bankruptcy Judge
Dated: July 7, 2022